

DEFAULT O/E JAD

IN RE:

KIRK J. SCHILLING
TAMMY S. SCHILLING
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:19-70497 JAD

Chapter 13

Document No.: 79

FILED
3/19/25 3:22 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

ORDER OF COURT

AND NOW, this 19th day of March, 2025, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT

jsf
U.S. BANKRUPTCY JUDGE

In re:
Kirk J. Schilling
Tammy S. Schilling
Debtors

Case No. 19-70497-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

Page 1 of 4

Date Rcvd: Mar 19, 2025

Form ID: pdf900

Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Kirk J. Schilling, Tammy S. Schilling, 322 N. Sycamore Street, Altoona, PA 16602-7067
15106149	+ Cambria Somerset Radiology, P.O. Box 5052, Greensburg, PA 15601-5058
15106155	+ Discover Bank, P.O. Box 742655, Cincinnati, Ohio 45274-2655
15106156	+ Drayer Physical Therapy, 5300 Derry Street, 2nd Floor, Harrisburg, Pennsylvania 17111-3576
15106157	+ Encompass Health Rehab Hospital, 2005 Valley View Blvd., Altoona, Pennsylvania 16602-4548
15106159	#+ Guthy Renker/Perricone, P.O. Box 2005, Harlan, Iowa 51593-0220
15106161	+ Keystone Derm & Ctr Skin, 2525 9th Avenue, Suite 2A, Altoona, Pennsylvania 16602-2014
15106167	+ Navy Federal Credit Union, P.O. Box 3300, Merrifield, Virginia 22116-3300
15106168	+ North Shore Agency, P.O. Box 9221, Old Bethpage, New York 11804-9021
15106169	+ PNC Companies LLC/HR, 375 North Shore Drive, 2nd Floor, Pittsburgh, Pennsylvania 15212-5866
15106170	PSECU, P.O. Box 1006, Harrisburg, Pennsylvania 17108
15106174	+ Total Health Dentistry Altoona, 616 Fourth Street, Altoona, Pennsylvania 16602-2604
15106176	+ Vincent Morgan, MD, 205 Tennyson Avenue, Suite C, Altoona, Pennsylvania 16602-4171

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 20 2025 00:21:00	NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
cr	^ MEBN	Mar 20 2025 00:13:20	Navy Federal Credit Union, P.O. Box 23800, Merrifield, PA 22119-2380
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 20 2025 00:25:35	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Mar 20 2025 00:21:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Mar 20 2025 00:25:11	WELLS FARGO BANK, N.A., PO BOX 10438, DES MOINES, IA 50306-0438
15106145	^ MEBN	Mar 20 2025 00:13:47	AES, P.O. Box 65093, Baltimore, Mary 21264-5093
15106146	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 20 2025 00:37:35	Amazon/Synchrony Bank, P.O. Box 960013, Orlando, Florida 32896-0013
15106147	Email/Text: creditcardbkcorrespondence@bofa.com	Mar 20 2025 00:20:00	Bank of America, P.O. Box 15019, Wilmington,

District/off: 0315-7

User: auto

Page 2 of 4

Date Rcvd: Mar 19, 2025

Form ID: pdf900

Total Noticed: 56

			Delaware 19886
15106148	+ Email/Text: BarclaysBankDelaware@tsico.com	Mar 20 2025 00:21:00	Barclays/Upromise, P.O. Box 13337, Philadelphia, Pennsylvania 19101-3337
15106150	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 20 2025 00:38:54	Capital One Bank, P.O. Box 71083, Charlotte, North Carolina 28272-1083
15124246	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 20 2025 00:49:42	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15139001	Email/PDF: bncnotices@becket-lee.com	Mar 20 2025 00:25:38	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15106151	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 20 2025 00:26:22	Care Credit/Synchrony Bank, P.O. Box 965036, Orlando, Florida 32896-5036
15144697	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 20 2025 00:26:23	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15106152	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 20 2025 00:38:30	Citicards, P.O. Box 70166, Philadelphia, Pennsylvania 19176-0166
15106153	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 20 2025 00:21:00	Comenity/Victoria's Secret, P.O. Box 659728, San Antonio, Texas 78265
15106154	+ Email/Text: bdsupport@creditmanagementcompany.com	Mar 20 2025 00:22:00	Credit Management Co., 2121 Noblestown Road, Pittsburgh, Pennsylvania 15205-3956
15117728	Email/Text: mrdiscen@discover.com	Mar 20 2025 00:21:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15325326	Email/Text: ECMCBKNotices@ecmc.org	Mar 20 2025 00:22:00	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
15106160	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 20 2025 00:26:24	J.C. Penney/Synchrony Bank, P.O. Box 960090, Orlando, Florida 32896-0090
15106162	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 20 2025 00:21:00	Kohl's, P.O. Box 3115, Milwaukee, Wisconsin 53201-3115
15142104	Email/PDF: resurgentbknotifications@resurgent.com	Mar 20 2025 00:25:13	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15106163	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 20 2025 00:38:25	Lowes/Synchrony Bank, P.O. Box 530914, Atlanta, Georgia 30353-0914
15106164	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 20 2025 00:21:00	Mr. Cooper, P.O. Box 650783, Dallas, Texas 75265-0783
15106165	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 20 2025 00:21:00	Mr. Cooper/Nationstar, 350 Highland, Houston, Texas 77009-6623
15133450	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 20 2025 00:21:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
15106166	+ Email/PDF: bankruptcy_prod@navient.com	Mar 20 2025 00:38:25	Navient, P.O. Box 9655, Wilkes Barre, Pennsylvania 18773-9655
15143244	Email/PDF: bankruptcy_prod@navient.com	Mar 20 2025 00:25:42	Navient PC TRUST c/o, Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
15113032	^ MEBN	Mar 20 2025 00:13:18	Navy Federal Credit Union, P.O. Box 23800, Merrifield, VA 22119-3800
15307679	+ Email/Text: bncnotifications@pheaa.org	Mar 20 2025 00:21:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
15145882	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 20 2025 00:37:49	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15153337	+ Email/Text: bankruptcyntices@psecu.com	Mar 20 2025 00:23:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
15141267	Email/Text: bnc-quantum@quantum3group.com		

District/off: 0315-7

User: auto

Page 3 of 4

Date Rcvd: Mar 19, 2025

Form ID: pdf900

Total Noticed: 56

		Mar 20 2025 00:22:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15141214	Email/Text: ebn_bkrt_forms@salliemae.com	Mar 20 2025 00:23:00	Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
15106171	+ Email/Text: ebn_bkrt_forms@salliemae.com	Mar 20 2025 00:23:00	Sallie Mae, P.O. Box 3229, Wilmington, Delaware 19804-0229
15106172	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 20 2025 00:50:15	Sam's Club/Synchrony Bank, P.O. Box 530942, Atlanta, Georgia 30353-0942
15106173	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 20 2025 00:26:21	Sears Mastercard, P.O. Box 9001055, Louisville, Kentucky 40290-1055
15106594	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 20 2025 00:26:21	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
15139033	Email/Text: BNCnotices@dcmsservices.com	Mar 20 2025 00:21:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15106175	^ MEBN	Mar 20 2025 00:13:09	UPMC Health Services, P.O. Box 371472, Pittsburgh, Pennsylvania 15250-7472
15137402	Email/Text: BNCnotices@dcmsservices.com	Mar 20 2025 00:21:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15106177	Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Mar 20 2025 00:25:39	Wells Fargo, Education Financial Services, P.O. Box 5185, Sioux Falls, South Dakota 57117
15129495	+ Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Mar 20 2025 00:37:34	Wells Fargo Bank, N.A., Wells Fargo Education Financial Services, PO Box 564300, Charlotte, NC 28256-4300

TOTAL: 43

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nationstar Mortgage LLC
cr		Navy Federal Credit Union, FEIN, SUCH, KAHN & SHEPARD, P.C.
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15142655	*+	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
15106158	##+	Equian, P.O. Box 34060, Louisville, Kentucky 40232-4060

TOTAL: 2 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 21, 2025

Signature: /s/Gustava Winters

District/off: 0315-7

User: auto

Page 4 of 4

Date Rcvd: Mar 19, 2025

Form ID: pdf900

Total Noticed: 56

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2025 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER blemon@kmlawgroup.com lemondropper75@hotmail.com
Brent J. Lemon	on behalf of Creditor Nationstar Mortgage LLC blemon@kmlawgroup.com lemondropper75@hotmail.com
Chandra Marie Arkema	on behalf of Creditor Navy Federal Credit Union tuhawkeye@msn.com carkema@squirelaw.com
Christopher A. DeNardo	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER logsecf@logs.com
James R. Huff, II	on behalf of Joint Debtor Tammy S. Schilling jhuff@sfshlaw.com
James R. Huff, II	on behalf of Debtor Kirk J. Schilling jhuff@sfshlaw.com
Kevin Scott Frankel	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER pabk@logs.com logsecf@logs.com
Lily Christina Calkins	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER logsecf@logs.com lilychristinacalkins@gmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Roger Fay	on behalf of Creditor Nationstar Mortgage LLC rfay@alaw.net bkecf@milsteadlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Tammy Benoza	on behalf of Creditor Navy Federal Credit Union bankruptcy@fskslaw.com

TOTAL: 13